What is Claimed is:

[c1] A method for facilitating credit card transactions, comprising the steps of:

receiving from a merchant, desiring to receive authorization for a transaction with a user having an account with a credit card issuer, a transaction authorization number and information regarding the transaction;

retrieving secret information shared with a transaction authorization number generator utilized by the user; and

verifying the temporary authorization number by using the shared secret information and information regarding the transaction.

[c2] The invention of claim 1 wherein the secret information further comprises a credit card number associated with the user.

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[c2] The invention of claim 1 wherein the secret information is utilized as a cryptographic key to decrypt information regarding the transaction encoded in the temporary authorization number.

[c3] The invention of claim 1 wherein the temporary authorization number is a message authentication code generated from the information regarding the transaction using the secret information as a cryptographic key.

[c4] The invention of claim 1 wherein the temporary authorization number is a one-time password generated from the shared secret information.

[c5] A method for facilitating credit card transactions, comprising the steps of:

receiving authentication information from a user having an account with a credit card issuer; and

generating a temporary authorization number for the user using secret information shared with a credit card issuer whereby the temporary authorization number may be utilized in a transaction and verified by the credit card issuer using the shared secret information and information regarding the transaction.

[c6] The invention of claim 5 wherein the secret information further comprises a credit card number associated with the user which is also used as the authentication information.

[c7] The invention of claim 5 wherein the secret information is utilized as a cryptographic key to decrypt information regarding the transaction encoded in the temporary authorization number.

[c8] The invention of claim 5 wherein the temporary authorization number is a message authentication code generated from the information regarding the transaction using the secret information as a cryptographic key.

[c9] The invention of claim 5 wherein the temporary authorization number is a one-time password generated from the shared secret information.

[c10] The invention of claim 5 wherein the temporary authorization number has a format similar to a credit card number.

[c11] A processor readable medium containing executable program instructions for performing a method on a device comprising the steps of:

receiving authentication information from a user having an account with a credit card issuer; and

generating a temporary authorization number for the user using secret information stored on the device and shared with a credit card issuer whereby the temporary authorization number may be utilized in a transaction and verified by the credit card issuer using the shared secret information and information regarding the transaction.

[c12] The invention of claim 5 wherein the secret information further comprises a credit card number associated with the user which is also used as the authentication information.

[c13] The invention of claim 5 wherein the secret information is utilized as a cryptographic key to decrypt information regarding the transaction encoded in the temporary authorization number.

[c14] The invention of claim 5 wherein the temporary authorization number is a message authentication code generated from the information regarding the transaction using the secret information as a cryptographic key.

[c15] The invention of claim 5 wherein the temporary authorization number is a one-time password generated from the shared secret information.

[c16] The invention of claim 5 wherein the temporary authorization number has a format similar to a credit card number.